



## We're Here To Help!

If you encounter a problem with a federal agency and need assistance, please contact any of my offices. My staff may be able to intervene on your behalf and help to ensure you receive a prompt response. Here are some of the areas in which we may help:

- Federal Student Loans
- Veteran's Benefits & Military Service Problems
- Social Security & Medicare Benefits
- IRS Problems
- Small Business Loan Information
- Immigration, Naturalization, and Citizenship
- Mail Delivery & Service
- FHA & VA Home Loan Applications
- Consumer Protection Referrals
- Disaster Assistance
- Regulatory Compliance

**Washington, D.C. Office**  
1024 Longworth  
Washington, D.C. 20515  
Phone: 202-225-7919  
Fax: 202-226-0792

**Jersey City**  
35 Journal Square, Suite 906  
Jersey City, N.J. 07306  
Phone: 201-222-2828  
Fax: 201-222-0188

**West New York**  
5500 Palisade Avenue, Suite A  
West New York, N.J. 07093  
Phone: 201-558-0800  
Fax: 201-617-2809

**Carteret**  
100 Cooke Avenue, 2nd Floor  
Carteret, N.J. 07008  
Phone: 732-969-9160  
Fax: 732-969-9167

**Bayonne**  
Bayonne City Hall  
630 Avenue C, Room 9  
Bayonne, N.J. 07002  
Phone: 201-823-2900  
Fax: 201-858-7139



REPRESENTATIVE **Albio Sires**

## Dear Neighbor,

Recently, I sent out an e-newsletter survey asking you to help me better understand your economic situation and what steps you think Congress can take to help. Residents of the 13th District are most concerned about rising mortgage rates, health care costs, utility and heating costs, and student loans. In addition, you advised me that tax rebates, lowering loan interest rates, energy tax credits, and public transportation subsidies would be some of the best ways to help stimulate the economy and put money directly into your pocket.

New Jerseyans are already susceptible to a higher cost of living and many residents struggle to meet mortgage and rent payments, while facing increases in the cost of health care, education, and other basic necessities. Energy and utility prices also continue to increase, creating additional pressures for residents across our district and the nation. I am committed to doing everything I can to get our nation's economic policies back on the right track. Given your views on economic issues, I wanted to update you about some of the important legislation Congress is working on to address your concerns.

I hope this information is helpful to you and would like to continue hearing your views. Please know that I am always looking for more effective ways to communicate with the residents of the 13th District and for many people, this is via email. Many constituents may not currently be receiving my e-newsletter, and if you are one of them, please sign up at: [www.house.gov/sires](http://www.house.gov/sires). This helps to better serve constituents and stay in touch regarding issues that may be of concern to you. As always, thank you for the honor of representing you in Washington and for your input on these very important economic issues.

Sincerely,

Albio Sires

Congress of the United States  
House of Representatives  
Washington, D.C. 20515

Official Business

This mailing was prepared, published  
and mailed at taxpayer expense.



M.C.  
PRESORT STD

## Jumpstarting Our Economy

In order to help lower-and-middle-income Americans as soon as possible, leaders from both parties in the House of Representatives recently went to the negotiating table with the White House to develop a bipartisan economic stimulus package. The House passed the Recovery Rebates and Economic Stimulus for the American People Act of 2008, which would provide tax rebates for many Americans. The Senate is now modifying the plan. This may change eligibility for rebates. Once these differences have been resolved, it is expected that this legislation will move quickly in order to help families cope with the rising cost of living.

In the past year, the House of Representatives has acted to protect homeowners against foreclosure by passing the Mortgage Reform and Anti-Predatory Lending Act of 2007. This bill would change current mortgage practices to ensure that all borrowers can afford to repay the loans they are sold. Clearly, there is a long way to go in ensuring that predatory lending does not affect home buyers, and I am committed to reforming the system so that buyers, rather than mortgage companies, come first.

## Stabilizing the Cost of Health Care

I remain committed to doing everything possible to get our rising health care costs under control. Most recently, the House voted on a bill to prevent payment cuts for physicians serving Medicare patients in 2008, which the president signed into law. This legislation makes health care more accessible and more affordable for the elderly. In the coming year, Congress must continue to reform health care in the United States to make it more affordable for both children and adults.



## Reducing College Costs

Congress has worked to lower interest rates for student loans so that all students who want to attend college can make that dream a reality. The House passed the College Student Relief Act of 2007 and the College Cost Reduction Act, both of which cut interest rates in half for borrowers, saving thousands of dollars for the average borrower with debt. Congress also acted to make student loans more manageable for lower-income borrowers and increased the Pell grant scholarship by at least \$500 over the next five years.



## Controlling Energy Costs

Many homeowners are facing rising heating and utility costs. Over 180,000 New Jersey households were helped with their winter heating bills in 2007. Most of this assistance came through a federal program called the Low Income Home Energy Assistance Program (LIHEAP). As Congress continues to provide adequate funding for this program, eligible New Jersey residents will continue to receive the help they need as long as they apply for assistance. To determine your eligibility or to reapply for this year, please call 1-800-510-3102.

In addition, many New Jerseyans also continue to be concerned regarding the environment and rising energy costs. Homeowners taking steps to make their homes more energy efficient should receive incentives for those improvements. Currently, federal law allows for a residential tax credit for solar energy and fuel cell technology. Unfortunately, tax credits for other energy efficient improvements such as insulation, replacement windows, water heaters, and certain high efficiency heating and cooling equipment have expired. Congress is working to extend those tax credits so that all homeowners can receive tax breaks for improving efficiency in their homes.

## Increasing Public Transportation Opportunities



Public transportation is a way to help the environment, minimize commuting time and decrease gasoline costs for many Americans. While we have a wide variety of public transportation options in Northern New Jersey, many residents would benefit from some additional assistance in paying for these costs. A bill that has been introduced in Congress would do just that. The Commuter Benefits Equity Act would increase the maximum tax deduction for public transportation costs to \$200 from the current \$110 allowing for additional tax savings for those who use public transportation.

## Easing Credit Card Debt

Many residents are rightly concerned about rising credit card debt. Legislation will soon be introduced in Congress mandating that consumers would receive a comprehensive credit card bill that would restrict circumstances in which credit card companies can raise interest rates and would offer other protections to families when their credit card company raises their rates. As a member of the Financial Services Committee, I hope to play an active role in passing this important legislation.